

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of :  
Kight et al. : Expected Art Unit: 2164  
:  
Rule 53(b) Continuation of : Expected Examiner:  
: J. Bergin  
Serial No. 09/250,711, filed :  
February 16, 1999 :  
:  
Filed: Concurrently Herewith :



#2  
J. Bergin  
2/20/02

**INFORMATION DISCLOSURE STATEMENT**

Honorable Assistant Commissioner  
for Patents  
Washington, DC 20231

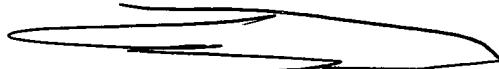
Dear Sir:

In accordance with the provisions of 37 C.F.R. 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached Form PTO-1449. It is respectfully requested that the references be expressly considered during the prosecution of this application, that the references be made of record therein, and that the references appear among the "References Cited" on any patent to issue therefrom.

I certify that this Information Disclosure Statement is being filed within three months of the U.S. filing date OR before the mailing date of the first Office Action on the merits. No Certification or fee is required.

Respectfully submitted,

LALOS & KEEGAN

A handwritten signature in black ink, appearing to read 'Alfred A. Stadnicki', is written over a horizontal line.

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Date: December 26, 2001

LIST OF ART CITED BY APPLICANT (PTO-1449)				ATTY. DOCKET NO. 3350-031J		SERIAL NO. Rule 53(b) CNT	
				APPLICANT Kight et al			
				FILING DATE Concurrently		GROUP 2164	

10/025897  
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U.S. PATENT DOCUMENTS						
EXAMINER'S INITIALS	PATENT NO.	DATE	NAME	CLASS	SUBCLASS	FILING DATE
	4,484,328	11/20/1984	Schlaflly	370	85	08/03/1981
	4,649,563	03/10/1987	Riskin	379	97	04/02/1984
	4,734,858	03/29/1988	Schlaflly	364	408	11/26/1984
	4,745,559	05/17/1988	Willis et al.	364	514	12/27/1985
	4,799,156	01/17/1989	Shavit et al.	364	401	10/01/1986
	4,882,675	11/21/1989	Nichtberger et al.	364	401	11/26/1984
	4,947,028	08/07/1990	Gorog	235	381	07/19/1988
	5,025,373	07/18/1991	Keyser, Jr. et al.	364	408	06/30/1988
	5,873,072	2/16/99	Kight et al.	705	40	1/13/95
	5,383,113	1/17/95	Kight et al.	364	401	7/25/91
	4,974,878	10/4/90	Josephson	283	67	10/26/94
	5,220,501	6/15/93	Lawlor et al.	364	408	12/8/89
	5,496,991	3/5/96	Delfer, III et al.	235	379	7/26/94
	5,265,008	11/23/93	Benton et al.	364	408	6/20/91
	5,121,945	6/16/92	Thomson et al.	283	58	8/13/90

FOREIGN PATENT DOCUMENTS							
EXAMINER'S INITIALS	PATENT NO.	DATE	COUNTRY	CLASS	SUBCLASS	Translation	
						Yes	No

OTHER ART (Including Author, Title, Date, Pertinent Pages, Etc.)	
	Malnig, Anita, "Roundup of Financial Software: Home Accountant", pp. 73-74, II Computing, Vol. 1 No. 3, Feb. 1986.
	Rue, Sharon Gamble, "Electronic Checkbook", MacIntosh Buyer's Guide, P. 128/1, 5/85, Abstract from Microsearch AN: 85-028312
	Hines, Tracie Forman, "The Check is in the Modern"; MacUser Vol. 1. No. 1 P. 6815; 10185 Abstract from Microsearch AN: 85-028676
	"Myte Myke Business System: Order- Entry Billing", Product Literature; Abstract from Microsearch file of Orbit, AN: 87-039522;
	"Home Banking: A Case Study", Robert B. Willemstad pp. 4R 55, Banker's Magazine Nov-Dec. 1984

EXAMINER	DATE CONSIDERED
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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.